Marked Claims

12. (thrice amended) A method for identifying uninsured motorists comprising:

   a. inputting into a computer processor without pre-screening a database of available accurate, inaccurate, repetitive, complete, and incomplete information concerning in-force insurance policies from all insurance carriers within a geographical area, including data containing, but not limited to the name of the insured, their mailing addresses, driver's license numbers, dates of birth, policy numbers and effective dates, make of vehicle, year of vehicle, type of vehicle, and vehicle identification number,

   b. inputting into a computer processor without pre-screening a database of available accurate, inaccurate, repetitive, complete, and incomplete information concerning driver information from the motorist licensing division within a geographical area containing, but not limited to a driver's full name, their license number, address, date of birth,

   c. inputting into the computer processor without pre-screening a database of available accurate, inaccurate, repetitive, complete, and incomplete information concerning vehicle information from the division of motor vehicles within a geographical area containing, but not limited to the full name of the owner, mailing address, vehicle identification number, make and year of the vehicle; whereby the data in the three data bases do not [necessarily] have common cross indexing categories, and

   d. computer processing the databases by sorting and matching the non-corresponding sequences of insurance, drive and vehicle databases [using a plurality of algorithms] to generate a working database of uninsured motorists [to a predetermined high degree of reliability in excess of 95 percent of matching drivers/vehicle/policy].

13. A method for identifying uninsured motorists according to Claim 12, wherein the

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quantity of matches is at least 96 percent of all insurance records submitted for review and analysis, and the quality of computer matches is at least 99 percent to provide an overall system reliability of 95.8 percent of matching drivers/vehicle/policy.

14. A method for identifying uninsured motorists according to Claim 12, including computer generating notices of incomplete data and transmitting the same to the source submitting the incomplete data.

15. A method for identifying uninsured motorists according to Claim 12, including statistically sampling the working database by selecting and verifying random samples of motorists to insure the statistical accuracy of the working database.

16. A method for identifying uninsured motorists according to Claim 12, including generating lists of uninsured motorists.

17. A method for identifying uninsured motorists according to Claim 12, including providing on-line real time computer display access to authorized personnel of the working database of uninsured motorists.

18. A method for identifying uninsured motorists according to Claim 12, including mailing notices requesting insurance verification to uninsured motorists and inputting and updating the working database with the uninsured motorists' replies to the notices.

19. A method for identifying uninsured motorists according to Claim 12, including computer generating and transmitting trend report summaries of the status of uninsured motorists within a geographical area to concerned public and private agencies.

20. (thrice amended) A method for identifying uninsured motorists comprising:

    a. inputting into a computer processor without pre-screening a database of available accurate, inaccurate, repetitive, complete, and incomplete information concerning insurance information from all insurance carriers within a geographical area of all in-force policies containing, but not limited to the name of the insured, their mailing addresses, driver's license numbers, dates of birth, policy numbers and effective dates, make of vehicle, year of vehicle, type of

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vehicle, and vehicle identification number,

b.   inputting into a computer processor without pre-screening a database of available accurate, inaccurate, repetitive, complete, and incomplete information concerning driver information from the motorist licensing division within a geographical area containing, but not limited to a driver's full name, their license number, address, date of birth,

c.   inputting into the computer processor without pre-screening a database of available accurate, inaccurate, repetitive, complete, and incomplete information concerning vehicle information for the division of motor vehicles within a geographical area containing, but not limited to the full name of the owner, their mailing address, vehicle identification number, make and year of the vehicle; whereby the data in the three data bases do not [necessarily] have common cross indexing categories,

d.   computer processing the databases by matching of non-corresponding sequences to generate a working database of uninsured motorists [to a pre-determined high degree of reliability in excess of 95 percent of matching drivers/vehicle/policy],

e.   computer processor sorting and matching the insurance, driver, and vehicle databases to produce and generate a working database of uninsured motorists.

f.   statistically sampling the working database by checking a random sample to insure the statistical accuracy of the working database,

g.   generating lists of uninsured motorists,

h.   providing on line real time computer display access to authorized personnel of the working database of uninsured motorists,

i.   mailing notices requesting insurance verification to uninsured motorists and inputting and updating the working database with the uninsured motorists

replies to the notices, and

j.   computer generating and transmitting trend report summaries of the status of uninsured motorists within a geographical area to concerned public and private agencies.

21.   (thrice amended) An apparatus for identifying uninsured motorists comprising:

a.   input means,

b.   storage means into which a database of

    i.   available un-prescreened accurate, inaccurate, repetitive, complete, and incomplete information concerning insurance information from all insurance carriers within a geographical area of all in-force policies containing, but not limited to the name of the insured, their mailing addresses, driver's license numbers, dates of birth, policy numbers and effective dates, make of vehicle, year of vehicle, type of vehicle, and vehicle identification number,

    ii.   available un-prescreened accurate, inaccurate, repetitive, complete, and incomplete information concerning driver information from the motorist licensing division within a geographical area containing, but not limited to the driver's full name, their license number, address, date of birth,

    iii.   available un-prescreened accurate, inaccurate, repetitive, complete, and incomplete information concerning vehicle information from the division of motor vehicles within a geographical area containing, but not limited to the full name of the owner, their mailing address, vehicle identification number, make and year of the vehicle; whereby the data in the three data bases do not [necessarily] have common cross indexing categories,

    iv.   a sorting and matching program to computer process the databases by matching of non-corresponding sequences to generate a working database of uninsured motorists [to a pre-determined high degree of statistical

reliability in excess of 95 percent of matching drivers/vehicle/policy],

c. a computer processor operably associated with the input means and storage means to translate and generate lists of uninsured motorists within a geographical area, and

d. a display terminal operably associated with and activated by the computer processor unit to display lists of uninsured motorists.

22. An apparatus for listing uninsured motorists according to Claim 21, including electronic signal transfer means to transmit coded electronic signals to a receiving translator, which converts the coded electronic signals into printed reports for interest public and private agencies.